

### **CLAIM LISTING**

1. (Previously presented) A computer implemented method of transmitting a customized offer to an applicant comprising:

receiving over a network a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms;

determining with one or more computers a set of offers for the applicant;

if the set of offers includes at least one offer that meets all of the requested terms, selecting with the one or more computer from among the set of offers at least one offer that meets all of the requested terms;

if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms, selecting with the one or more computers from among the set of offers at least one offer that meets the at least one of the preferred requested terms;

otherwise, not selecting an offer from the set of offers; and

transmitting any selected offer from the set of offers to the applicant.

2. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein a plurality of offers are selected from the set of offers and transmitted to the applicant.

3. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein if it is not possible for any offer in the set of offers to meet at least one of the preferred requested terms, at least one of the requested terms is adjusted.

4. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein one of the terms is identified by the applicant as the most important term.

5. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 4 wherein selecting the at least one offer includes selecting offers that have preferred values for the most important term.

6. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein the requested terms are ranked by the applicant.

7. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein receiving the plurality of terms requested by the applicant includes obtaining terms for a current card from the applicant and receiving desired changes to those terms.

8. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein receiving the plurality of terms requested by the applicant includes displaying a plurality of cards having different terms to the applicant and determining which of the cards is requested.

9. (Previously presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein selecting the at least one offer includes selecting offers that have preferred values for the requested term.

10. Cancelled.

11. (Previously presented) A system for preparing a customized offer for an applicant comprising:

an interface configured to:

receive a plurality of terms requested by the applicant, wherein at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms; and

transmit at least one offer to the applicant; and

a processor coupled with the interface and with a memory for storing program instructions, the processor configured by the program instructions to:

determine a set of offers for the applicant;

if the set of offers includes at least one offer that meets all of the requested terms,  
select from among the set of offers the at least one offer that meets all of the requested terms;  
and

otherwise, select from among the set of offers the at least one offer that meets the  
at least one of the preferred requested terms.

12. (Previously presented) A computer program product for preparing a customized  
offer to an applicant, the computer program product being embodied in a computer readable  
medium and comprising computer instructions for:

receiving a plurality of terms requested by the applicant, wherein at least one of the  
requested terms is indicated by the applicant as preferred over at least another one of the  
requested terms;

determining a set of offers for the applicant;

if the set of offers includes at least one offer that meets all of the requested terms,  
selecting from among the set of offers at least one offer that meets all of the requested terms;

otherwise, selecting from among the set of offers at least one offer that meets the at least  
one of the preferred requested terms; and

transmitting the at least one offer to the applicant if an offer is selected; otherwise, not  
transmitting the at least one offer to an applicant.

13. Cancelled.

14. Cancelled.